

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF INDIANA
TERRE HAUTE DIVISION**

In re:	§	Case No. 14-81049-JJG-7
	§	
JUSTIN DAVID PURDUE	§	
BRANDY MICHELLE PURDUE	§	
	§	
Debtors	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 11/10/2014. The undersigned trustee was appointed on 11/10/2014.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$4,940.76

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>\$0.00</u>
Administrative expenses	<u>\$0.00</u>
Bank service fees	<u>\$40.00</u>
Other Payments to creditors	<u>\$0.00</u>
Non-estate funds paid to 3 rd Parties	<u>\$0.00</u>
Exemptions paid to the debtor	<u>\$0.00</u>
Other payments to the debtor	<u>\$0.00</u>
 Leaving a balance on hand of ¹	 <u>\$4,900.76</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 05/28/2015 and the deadline for filing government claims was 05/09/2015. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,235.19. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,235.19, for a total compensation of \$1,235.19². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$38.72, for total expenses of \$38.72.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 07/27/2015

By: /s/ Robert S. Koor
Trustee

STATEMENT: This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

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Exhibit A

ASSET CASES

Case No.: 14-81049-JJG-7
Case Name: PURDUE, JUSTIN DAVID AND PURDUE, BRANDY MICHELLE
For the Period Ending: 7/27/2015

Trustee Name: Robert S. Koor
Date Filed (f) or Converted (c): 11/10/2014 (f)
§341(a) Meeting Date: 01/06/2015
Claims Bar Date: 05/28/2015

1		2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)		Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	Cash on hand.	\$68.00	\$0.00	OA	\$0.00	FA
2	Checking account ending in 0021. First National Bank 302 S. Main Street, Cloverdale, IN 46120	\$273.69	\$0.00	OA	\$0.00	FA
3	Savings account ending in 0736. First National Bank 302 S. Main Street Cloverdale, IN 46120	\$50.49	\$0.00	OA	\$0.00	FA
4	Living Room: TV, CDs/books, stereo equipment, chair, gaming console with games, DVDs and couch. Location: 800 N. Madison Street, Lot 17, Greencastle IN 46135	\$980.00	\$0.00	OA	\$0.00	FA
5	Dining Room: Dining room table with 4 chairs. Location: 800 N. Madison Street, Lot 17, Greencastle IN 46135	\$150.00	\$0.00	OA	\$0.00	FA
6	Kitchen: pots and pans, dishes and utensils. Location: 800 N. Madison Street, Lot 17, Greencastle IN 46135	\$40.00	\$0.00	OA	\$0.00	FA
7	Master Bedroom: Queen size bed, 1 night stand, chest, dresser, 1 lamp, TV and DVD player. Location: 800 N. Madison Street, Lot 17, Greencastle IN 46135	\$200.00	\$0.00	OA	\$0.00	FA
8	Bedroom #2: 3 twin size beds and dressers. Location: 800 N. Madison Street, Lot 17, Greencastle IN 46135	\$250.00	\$0.00	OA	\$0.00	FA
9	Utility Room: Washer and dryer. Location: 800 N. Madison Street, Lot 17, Greencastle IN 46135	\$150.00	\$0.00	OA	\$0.00	FA
10	Bookcase. Location: 800 N. Madison Street, Lot 17, Greencastle IN 46135	\$25.00	\$0.00	OA	\$0.00	FA
11	Stove. 19 Sunset Drive, Greencastle, IN 46135	\$100.00	\$0.00	OA	\$0.00	FA
12	Washer and dryer. 19 Sunset Drive, Greencastle, IN 46135	\$200.00	\$0.00	OA	\$0.00	FA

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

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Exhibit A

ASSET CASES

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1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
13 Men's Clothing. Location: 800 N. Madison Street, Lot 17, Greencastle IN 46135	\$100.00	\$0.00	OA	\$0.00	FA
14 Women's clothing. Location: 800 N. Madison Street, Lot 17, Greencastle IN 46135	\$200.00	\$0.00	OA	\$0.00	FA
15 Children's clothing. Location: 800 N. Madison Street, Lot 17, Greencastle IN 46135	\$200.00	\$0.00	OA	\$0.00	FA
16 Guitar equipment. Location: 800 N. Madison Street, Lot 17, Greencastle IN 46135	\$200.00	\$0.00	OA	\$0.00	FA
17 401-K savings plan. Transamerica Retirement Solutions 4333 Edgwood Rd. NE Cedar Rapids, IA 52499	\$11,904.87	\$0.00	OA	\$0.00	FA
18 2005 Form F150 with 175,000 miles. Location: 800 N. Madison Street, Lot 17, Greencastle IN 46135	\$6,998.00	\$0.00	OA	\$0.00	FA
19 Tax refund for 2014 that debtor's may receive in 2015. ajw	\$307.82	\$4,940.76		\$4,940.76	FA

TOTALS (Excluding unknown value)

\$22,397.87

\$4,940.76

Gross Value of Remaining Assets

\$4,940.76

\$0.00

Major Activities affecting case closing:

ADC, ACE, TFR, NFR, Dist & TDR
Collect estate share 2014 tax refunds

Initial Projected Date Of Final Report (TFR): 12/31/2015

Current Projected Date Of Final Report (TFR):

/s/ ROBERT S. KOOR

ROBERT S. KOOR

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 14-81049-JJG-7
Case Name: PURDUE, JUSTIN DAVID AND PURDUE, BRANDY MICHELLE
Primary Taxpayer ID #: **_***4615
Co-Debtor Taxpayer ID #: **_***4616
For Period Beginning: 11/10/2014
For Period Ending: 7/27/2015

Trustee Name: Robert S. Koor
Bank Name: Bank of Texas
Checking Acct #: *****1923
Account Title:
Blanket bond (per case limit): \$73,815.850.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
03/02/2015	(19)	First National Bank/Justin & Brandy Purdue	Tax Refund Payment	1224-000	\$4,940.76		\$4,940.76
03/02/2015	(19)	First National Bank/Justin & Brandy Purdue	Deposited twice in error	1224-000	\$4,940.76		\$9,881.52
03/02/2015	(19)	DEP REVERSE: First National Bank/Justin & Brandy Purdue	Deposited twice in error	1224-000	(\$4,940.76)		\$4,940.76
03/31/2015		Bank of Texas	Account Analysis Fee	2600-000		\$10.00	\$4,930.76
04/30/2015		Bank of Texas	Account Analysis Fee	2600-000		\$10.00	\$4,920.76
05/29/2015		Bank of Texas	Account Analysis Fee	2600-000		\$10.00	\$4,910.76
06/30/2015		Bank of Texas	Account Analysis Fee	2600-000		\$10.00	\$4,900.76

TOTALS:	\$4,940.76	\$40.00	\$4,900.76
Less: Bank transfers/CDs	\$0.00	\$0.00	
Subtotal	\$4,940.76	\$40.00	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$4,940.76	\$40.00	

For the period of 11/10/2014 to 7/27/2015

Total Compensable Receipts:	\$4,940.76
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$4,940.76
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$40.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$40.00
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 03/02/2015 to 7/27/2015

Total Compensable Receipts:	\$4,940.76
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$4,940.76
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$40.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$40.00
Total Internal/Transfer Disbursements:	\$0.00

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 14-81049-JJG-7
Case Name: PURDUE, JUSTIN DAVID AND PURDUE, BRANDY MICHELLE
Primary Taxpayer ID #: **_***4615
Co-Debtor Taxpayer ID #: **_***4616
For Period Beginning: 11/10/2014
For Period Ending: 7/27/2015

Trustee Name: Robert S. Koor
Bank Name: Bank of Texas
Checking Acct #: *****1923
Account Title:
Blanket bond (per case limit): \$73,815,850.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET DISBURSE

ACCOUNT BALANCES

\$4,940.76

\$40.00

\$4,900.76

For the period of 11/10/2014 to 7/27/2015

Total Compensable Receipts: \$4,940.76
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$4,940.76
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$40.00
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$40.00
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 11/10/2014 to 7/27/2015

Total Compensable Receipts: \$4,940.76
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$4,940.76
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$40.00
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$40.00
Total Internal/Transfer Disbursements: \$0.00

/s/ ROBERT S. KOOR

ROBERT S. KOOR

Case No. 14-81049-JJG-7

Case Name: PURDUE, JUSTIN DAVID AND PURDUE, BRANDY MICHELLE

Claims Bar Date: 05/28/2015

Trustee Name: Robert S. Koor

Date: 7/27/2015

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
1	NAVIENT SOLUTIONS, INC. 220 Lasley Ave Barre PA 18706	03/18/2015	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$17,748.95	\$17,748.95	\$0.00	\$0.00	\$0.00	\$17,748.95

Claim Notes: Brandy, United Student Aid Funds, Inc./Bank One

2	CAVALRY SPV 1, LLC Assignee of Capital One, N.A. c/o Bass & Associates, P.C. 3936 E. Ft. Lowell Rd, Suite #200 Tucson AZ 85712	04/13/2015	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$1,478.40	\$1,478.40	\$0.00	\$0.00	\$0.00	\$1,478.40
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Claim Notes: Justin Guitar Center/Capital One

3	SYNCHRONY BANK c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	05/18/2015	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$3,495.80	\$3,495.80	\$0.00	\$0.00	\$0.00	\$3,495.80
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Claim Notes: HH Gregg/GEMB/GEGRB

\$22,723.15	\$22,723.15	\$0.00	\$0.00	\$0.00	\$22,723.15
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CLAIM ANALYSIS REPORT

Case No. 14-81049-JJG-7
Case Name: PURDUE, JUSTIN DAVID AND PURDUE, BRANDY MICHELLE
Claims Bar Date: 05/28/2015

Trustee Name: Robert S. Koor
Date: 7/27/2015

CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
General Unsecured § 726(a)(2)	\$22,723.15	\$22,723.15	\$0.00	\$0.00	\$0.00	\$22,723.15

Exhibit D

TRUSTEE'S PROPOSED DISTRIBUTION

Case No.: 14-81049-JJG-7
Case Name: JUSTIN DAVID PURDUE
BRANDY MICHELLE PURDUE
Trustee Name: Robert S. Koor

Balance on hand: \$4,900.76

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00
Remaining balance: \$4,900.76

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Robert S. Koor, Trustee Fees	\$1,235.19	\$0.00	\$1,235.19
Robert S. Koor, Trustee Expenses	\$38.72	\$0.00	\$38.72

Total to be paid for chapter 7 administrative expenses: \$1,273.91
Remaining balance: \$3,626.85

Applications for prior chapter fees and administrative expenses have been filed as follows:
NONE

Total to be paid to prior chapter administrative expenses: \$0.00
Remaining balance: \$3,626.85

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00
Remaining balance: \$3,626.85

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$22,723.15 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 16.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	Navient Solutions, Inc.	\$17,748.95	\$0.00	\$2,832.91
2	Cavalry Spv 1, LLC	\$1,478.40	\$0.00	\$235.97
3	Synchrony Bank	\$3,495.80	\$0.00	\$557.97

Total to be paid to timely general unsecured claims: \$3,626.85
 Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00
 Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00
 Remaining balance: \$0.00